FORM **D-2902** (9-22-2000)

U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS

#### **RETURN TO**

**Bureau of the Census** 1201 East 10th Street Jeffersonville, IN 47132

# LENDER QUESTIONNAIRE 2001 RESIDENTIAL FINANCE SURVEY United States Census 2000

A. The questions on this report form refer to the property at the following address:

В.		r address:	
В.	i endei	r annress.	

(Please correct any error in address and 7IP Code)

NOTICE – Response to this inquiry is re	equired by law	(title 13, U.S. Code).
By the same law, your report to the Census Bureau Census Bureau employees and may be used only fo		
The word "mortgage" is used throughout the questionnaire to mean ALL forms of debt secured by real estate such as —	A home e	ge, deed of trust, or land contract equity line of credit er for installment loans on mobile homes
Do you hold or service a mortgage or similar debt on the property described above in item A?		2. The mortgage or similar debt you are reporting for is a –
Yes, hold or service outstanding mortgage(s)  Yes, hold installment loan on a mobile home  No, mortgage on this property was terminated within the past 3 months	Continue with 2	First mortgage or deed of trust (including land contract or contract to purchase)  Second mortgage (EXCLUDING home equity
No, mortgage was terminated more than 3 months ago  No, hold or service other indebtedness not secured by this property – Specify type of loan Z		line of credit)  Third mortgage (EXCLUDING home equity line of credit)  Reverse mortgage
No, no record of any past or present mortgage on this property	STOP HERE. Please	5 Home equity line of credit 6 Installment loan on a mobile home
No, mortgage has been transferred to Name of holder or servicer (Please print)	return this questionnaire in the envelope provided.	7 ☐ Other – Specify <sub>▼</sub>
Address (Number and street)  City	THANK YOU	Continue with NOTE 1 on page 2.
State ZIP Code		For more information about the Residential Finance Survey, check out our website at www.census.gov/hhes/www/rfs.html.
FOR CENSUS USE ONLY		

#### NOTE 1

For **MORTGAGES** other than a home equity line of credit or an installment loan on a mobile home:

If this loan is a HOME EQUITY LINE OF CREDIT – SKIP to NOTE 2 on page 8.

If this is an INSTALLMENT LOAN on a mobile home – SKIP to NOTE 3 on page 10.

	Complete questions 3 through 21.		ne – <b>SKIP to NOTE 3 on page 10.</b>
3.	Who services this mortgage?	5a.	Who eventually receives the principal and interest payments from this mortgage?
	1 Commercial bank or trust company		Commercial bank or trust company
	Savings and loan association, federal savings bank		2 Savings and loan association, federal savings bank
	<ul> <li>Mutual savings bank</li> <li>Life insurance company</li> </ul>		3 Mutual savings bank
	5 Mortgage banker or mortgage company		Life insurance company  Mortgage banker or mortgage company
	Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, or Ginnie Mae)		Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, Ginnie Mae or
	7 Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)		mortgage pool securities guaranteed by the three previously mentioned organizations)
	Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)		Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
	9 Real estate investment trust (REIT)		Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
	Pension fund or retirement fund (state, local, or private)		Real estate investment trust (REIT)
	11 Credit union		Pension fund or retirement fund (state, local, or private)
	Finance company (including consumer discount company, industrial bank, cooperative bank)		11 Credit union 12 Finance company (including consumer discount
	State or municipal government or housing finance agency		company, industrial bank, cooperative bank)  State or municipal government or housing
	14 Individual or individual's estate		finance agency
	Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – Specify		Individual or individual's estate  Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – Specify   ✓
4.	Does the servicer keep the principal and interest payments from this mortgage or remit them to another party?	b.	Did the current recipient of the principal and interest payments –
	1 Keeps the payments – <b>SKIP to 5b</b>		1 Originate the mortgage from the borrower?
	Remits the payments to another party – <b>Continue with 5a</b>		Purchase the mortgage from the present servicer?
			3 Purchase the mortgage from someone else?
		c.	In what State is the main office of the organization or person that eventually receives the principal and interest payments from this mortgage?
			State abbreviation

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6.	How is this mortgage insured or guaranteed?	10a.	When was this mortgage ORIGINALLY made?
	1 Federal Housing Administration (FHA)		If refinanced or renewed, enter date of most recent action.
	Department of Veterans Affairs (VA)		
	Rural Housing Service/Rural Development (formerly FmHA)		Year Year
	Private mortgage insurance company (Do NOT include borrower's life insurance.)		1 9 OR 2 0 0
	5 State or local housing finance agency only	b.	What is the term of this mortgage (years from
	State or local housing finance agency with FHA insurance, VA, or Rural Housing Service/Rural Development (formerly FmHA) guarantees		date ORIGINALLY made to scheduled maturity)?  Years
	7 Other – Specify 📈		o Payable on demand
		c.	What was the amount of this mortgage when it was ORIGINALLY made?
	8 Not insured or guaranteed		If refinanced or renewed, enter amount at time of most recent action.
			\$ .00
7.	Was this mortgage financed using tax-exempt bond funds?		
	1 Yes	d.	What was the appraised value of the property when this mortgage was ORIGINALLY made?
	<sub>2</sub> No		\$ .00
	3 Don't know		7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
8.	Was this mortgage placed or assumed by the present property owner?	e.	Is this mortgage a subprime loan?  1 Yes
	Placed – SKIP to 10a		<sub>2</sub> No
	2 Assumed – Continue with 9a		
		f.	How many points were paid as INTEREST at the inception of this mortgage?
9a.	When was this mortgage assumed by the present property owner?		<ul> <li>Include only those points paid for the use of the money.</li> </ul>
	Month		<ul> <li>DO NOT include any points paid as a fee for loan origination or other non-interest fee.</li> </ul>
	Year Year		Points
	1 9 OR 2 0 0		00 □ None
b.	What was the unpaid balance at the time of assumption by the present property owner?		97 Don't know
	\$ .00		

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		I	
11a.	What is the current unpaid balance on this mortgage?	s   13	Bb. What is the margin on this mortgage?
	\$ .00		Percent
b.	As of what date was this balance comput		c. How frequently can the interest rate be adjusted on this mortgage? Once every —
	Month		1 Month
	Year		2 L 3 months
	2 0 0		3 L 6 months
			4 L 1 year
C.	<ul> <li>What is the current interest rate on this mor</li> <li>DO NOT include mortgage insurance premiu</li> </ul>		5 3 years
	<ul> <li>If adjustable rate, enter the rate as of the dat unpaid balance was computed.</li> </ul>	te the	6 L 5 years
	Percent		7 ☐ Other – Specify
	Fercent		
12.	What type of mortgage instrument is this	?	
	Fixed-rate, level-payment	IP to	d. Has the interest rate changed since this
	2 Short-term with balloon payment >156	a on ge 5	mortgage was made?
	Reverse mortgage		1 Yes - Continue with 13e
		ntinue	2 No – <b>SKIP to 13f</b>
	5 ☐ Other – Specify ✓ ∫ with	th 13a	e. What was the initial rate when this mortgage was made?
			Percent
			f. What are the caps on the interest rate change per adjustment period?
13a.	What index is used to adjust interest rates this mortgage?	s on	Percentage
	For Treasury security rate, specify the term of	the	D No series
	rate, such as, 3 year rate.  o ☐ Treasury security – Specify years   ✓		₀
	Treasury security Opechy years g		g. What are the caps on the interest rate change over the life of the mortgage?
	Years		Percentage
	Average cost of funds in bank district (e.g., 11th district)		□ □ ■ □ □ points   No caps
	2 National average cost of funds		h. Is this loan convertible to a fixed-rate mortgage?
	3 OTS contract mortgage rate		1 Yes
	4 ☐ Other – Specify <sub>▼</sub>		2 No
			i. Was this mortgage converted from a fixed-rate
			to an adjustable rate mortgage?
	5 None		1 LYes
			2 L No
		I	3 L Don't know
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14a.	Can the regular principal and interest payme change during the life of this mortgage OTH THAN through a change in the interest rate	HER	16a.	Did this mortgage include a buydown of the interest rate?  1 Yes – Continue with 16b
	1 Yes – Continue with 14b			
	2 No – <b>SKIP to 16a</b>			2 No - <b>SKIP to 17</b>
			b.	What was the type of buydown?
b.	How often can the principal and interest payments change? Once every —			1 Constant payment
	1 Month			2 3-2-1
	2 3 months			3 ☐ Other – Specify 🙀
	3 G months			
	4 1 year			
	5 3 years		17.	What are the required regular payments from
	<sub>6</sub> 5 years			the borrower on this mortgage for —
	7 ☐ Other – Specify 📈			If no regular payment required, mark (X) for None.
			a.	Principal and interest?
				\$ .00
				o None
c.	Does this mortgage allow negative			OR
	amortization?			Interest only?
	996 L No			If interest is included with principal in 17a, DO NOT report here.
	L -	SKIP		\$ .00
		to 16a		
	997 Yes, unrestricted negative			0 None
	amortization		b.	Real estate taxes?
15a.	Has this mortgage been converted from an	n		If taxes and insurance are combined in one account, estimate the amount for each and enter the estimates in the appropriate boxes.
	adjustable rate mortgage (ARM) to a fixed-rate mortgage?			
	1 Yes			\$
	<sub>2</sub> No			0 L None
	- <del>-</del> ···		c.	Fire, hazard, flood, or earthquake insurance?
b	<ul> <li>Can this mortgage be converted from a fixed-rate to an adjustable rate mortgage?</li> </ul>	,		\$ .00
	1 Yes			<sub>0</sub> None
	<sub>2</sub> No		4	Mortgage insurance premium?
	3 Don't know		u.	
				\$
				0 None

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		r	
17e.	Other payments (e.g., escrow shortage, cushion, life insurance, accident, health, or disability insurance, etc.)?	18c.	Fire, hazard, flood, or earthquake insurance  1 Monthly
	\$ .00		2 Biweekly (every 2 weeks)
	o None		<ul> <li>3 ☐ Quarterly</li> <li>4 ☐ Other – Specify </li> </ul>
f.	TOTAL PAYMENT Add the amounts in 17a through 17e.		. , ,
	\$     ,     .00		5 Not paid
18.	How often are these payments required to	d.	Mortgage insurance premium
	be made?		1 Monthly
a.	Principal and interest or interest only  1 Monthly		Biweekly (every 2 weeks)
			3 Quarterly
	2 Biweekly (every 2 weeks)		4 ☐ Other – Specify <del>▼</del>
	3 U Quarterly		
	4 ☐ Other – Specify ☑		
			₅ ∐ Not paid
	5 Not paid	e.	Other payments
b.	Real estate taxes		1 Monthly
	1 Monthly		Biweekly (every 2 weeks)
	Biweekly (every 2 weeks)		3 Quarterly
	3 Quarterly		4 ☐ Other – Specify
	4 ☐ Other – Specify <del>K</del>		
			5 Not paid
	5 L Not paid	19.	Will the required principal payments pay off this loan completely by the end of the term?
			1 Yes, fully amortized
			2 No, not fully amortized
			3 No regular principal payments required

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20a. What is the current status of the mortgage payments?	21.	Are there a	ny other mortgages that you service this property for which we did not questionnaire?
Up-to-date, ahead of schedule, or less than 90 days past due – <b>SKIP to 21</b>			Please enter the mortgage account number
Delinquent by 90 days or more – <b>Continue</b> with 20b		1	Home equity line of credit –  Continue with Note 2 on page 8
b. Are legal foreclosure proceedings now in process?			
1 Yes		2 📙	First mortgage or deed of trust
2 L No		3	Second mortgage SKIP
		4	Third mortgage  Third mortgage  11
		5	Other
		6 No	
Remarks			

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NOTE

## PLEASE ANSWER THE FOLLOWING QUESTIONS 22 THROUGH 27 ONLY FOR A HOME EQUITY LINE OF CREDIT.

22.	What type of institution holds this home equity line of credit?	25c.	How many points were paid as INTEREST at the inception of this home equity line of credit?
	Commercial bank or trust company Savings and loan association, federal		<ul> <li>Include only those points paid for the use of money.</li> <li>DO NOT include any points paid as a fee for loan</li> </ul>
	savings bank  Mutual savings bank		origination or other non-interest fee.
	11 Credit union		Points  None
	Finance company (including consumer discount company, industrial bank, cooperative bank)		00 None 97 Don't know
	Other – Specify 🖟	d.	What is the current interest rate?
			If adjustable rate, enter the rate as of the date the unpaid balance was computed.
			■ Percent
23.	What was the appraised value of the property when this home equity line of credit was made?	e.	What are the caps on the interest rate change per adjustment period?
	\$ .00		Percentage points  Percentage points  No caps  Percentage with 25f
24.	Has money ever been borrowed on this home equity line of credit?		98 Fixed rate – SKIP to 26 on page 9
	1 Yes – Continue with 25a	<b>.</b>	What are the caps on the interest rate change
	2 No – <b>SKIP to 34 on page 11</b>	••	over the life of this home equity line of credit?
25a.	What is the current unpaid balance on this home equity line of credit?		Percentage points  97 No caps
	\$ .00		
b.	As of what date was this balance computed?		
	Month		
	Year		
	2 0 0		

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What are the current required payments to the lender for —	27.	How often are these payments required to be made?
If no required payments, mark 🗷 for None.	a.	Principal and interest or interest only
Principal and interest?		1 Monthly
\$ .00		Biweekly (every 2 weeks)
o None		3 Quarterly
OR		4 Other – Specify 📈
Interest only? If interest is included with principal in 26a, DO NOT report here.		
\$ .00	h	Not paid  Other payments
0 None	٥.	1 Monthly
Other payments?		Biweekly (every 2 weeks)
\$ .00		3 Quarterly
0 None		4 Other – Specify 🙀
		5 Not paid
		SKIP to 34 on page 11
ırks		
	to the lender for —  If no required payments, mark  for None.  Principal and interest?  \$ .00  None  OR  Interest only?  If interest is included with principal in 26a, DO NOT report here.  \$ .00  None  Other payments?  \$ .00	to the lender for —  If no required payments, mark  for None.  Principal and interest?  \$

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NOTE

## PLEASE ANSWER THE FOLLOWING QUESTIONS 28 THROUGH 33 ONLY FOR AN INSTALLMENT LOAN ON A MOBILE HOME.

28.	What type of institution holds this installment loan?	31a.	What is the current unpaid balance on this installment loan?
	1 Commercial bank or trust company		\$ .00
	Savings and loan association, federal savings bank	b.	As of what date was this balance computed?
	3 Mutual savings bank		Month
	11 Credit union		Year
	Finance company (including consumer discount company, industrial bank, cooperative bank)		2 0 0
	13 State or municipal government or housing finance agency	c.	What is the current interest rate?  If adjustable rate, enter the rate as of the date the
	15 ☐ Other – Specify <u></u>		unpaid balance was computed.
			Percent
		32.	What are the current required payments
		J 22.	to the lender for —  If no required payments, mark  for None.
29a.	When was this installment loan ORIGINALLY made?	a.	Principal and interest?
	Month		\$ .00
	Year Year		None
	1 9 OR 2 0 0		OR
L			Interest only?
D.	What is the term of this loan (years from date made to scheduled maturity)?		If interest is included with principal in 32a, DO NOT report here.
	Years		
	Payable on demand		0 None
		b.	Other payments?
30.	What was the value of the mobile home when this installment loan was made?		\$ .00
	\$ .00		0 None

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33. How often are these payments required to be made?  a. Principal and interest or interest only		34. Please enter the name and title of the person completing this form, along with your		
		1	telephone number and the date the questionnaire was completed.	
	1 Monthly			
	Biweekly (every 2 weeks)		Name of person completing this questionnaire	
	3 Quarterly			
	4 ☐ Other – Specify <del>K</del>			
	The Cities opening		Title	
	5 Not paid			
b.	Other payments			
	1 Monthly	'	Area code Number	
	Biweekly (every 2 weeks)			
	3 Quarterly			
		1	Date	
	4 Uther – Specify K		Month Day Year	
			2 0 0	
	5 Not paid			
	Continue with 34			
	THANK YOU	VE	ERY MUCH.	
	If you would like additional information			
	please refer to a www.census.gov/hho	the sur <b>es/ww</b>	rvey website at  ww/rfs.html or write to	
	Walter Busse, HHES, Bureau of the			
Rema	arks			
	FOR CENSU	IS USE	E ONLY	
<b>a.</b> Re	spondent comments			
1	Yes 2 No			
b.	c. d. e.	<u></u>	f. g. h.	

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